

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN

In re: Ryan H Karmann and Michelle L  
Karmann  
Debtors

Lakeview Loan Servicing, LLC,  
Movant,  
v.

Ryan H Karmann and Michelle L Karmann,  
Respondent/Debtors,

Ronda J. Winnecour, Trustee,  
Additional Respondent.

CHAPTER 13

BANKRUPTCY CASE NUMBER  
19-23561-GLT

Hearing Date and Time: April 27, at  
9:30AM

Docket #: \_\_\_\_\_

Related to Doc # 102

**OBJECTION OF LAKEVIEW LOAN SERVICING, LLC TO CONFIRMATION OF  
DEBTOR'S CHAPTER 13 PLAN OF REORGANIZATION**

Lakeview Loan Servicing, LLC, by and through its counsel, LOGS Legal Group LLP, hereby objects to the confirmation of Debtor's Chapter 13 Plan, and in support thereof, avers as follows:

1. On or about September 10, 2019, Debtors filed a voluntary petition for relief under Chapter 13 of the United States Bankruptcy Code.
2. Movant holds an allowed claim, secured only by Debtor's principal residence located at 107 Wylie Ave, Houston, PA 15342.
3. On or about November 19, 2019, Movant filed a Proof of Claim citing arrears in the amount of \$5,336.99, and a total claim in the amount of \$103,611.27.
4. Debtor's proposed plan misnames lender and misidentified the loan number.
5. The Plan fails to comply with 11 U.S.C. § 1322.
6. The Plan fails to comply with 11 U.S.C. § 1325.
7. The Court must deny confirmation of Debtor's Chapter 13 Plan.

WHEREFORE, Lakeview Loan Servicing, LLC respectfully requests that confirmation of the Debtor's Plan be denied, that Debtor's bankruptcy petition be dismissed with prejudice; and for such other relief as this Court deems appropriate.

Respectfully submitted,

Dated: 4.20.2023

LLG File #:22-067382

BY: /s/Lorraine Gazzara Doyle

Lorraine Gazzara Doyle, Esquire

LOGS Legal Group LLP

3600 Horizon Drive, Suite 150

King of Prussia, PA 19406

(610) 278-6800/ fax (847) 954-4809

PA BAR ID #34576

pabk@logs.com

UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN

IN RE: Ryan H Karmann and Michelle L  
Karmann  
Debtors.

CHAPTER 13

BANKRUPTCY CASE NUMBER  
19-23561-GLT

Lakeview Loan Servicing, LLC  
Movant,  
v.

Ryan H Karmann and Michelle L Karmann  
Respondent/Debtors,

Ronda J. Winnecour, Trustee  
Additional Respondent.

**ORDER**

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 2023, upon consideration of the Objection of Lakeview Loan Servicing, LLC to the confirmation of Debtor's Chapter 13 Plan of Reorganization, it is hereby ORDERED that the Objection is sustained, and confirmation of Debtor's Plan is denied.

BY THE COURT:

\_\_\_\_\_  
HONORABLE GREGORY L. TADDONIO  
UNITED STATES BANKRUPTCY JUDGE

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN

In re: Ryan H Karmann and Michelle L  
Karmann  
Debtors.

CHAPTER 13

BANKRUPTCY CASE NUMBER  
19-23561-GLT

Lakeview Loan Servicing, LLC,  
Movant,  
v.

Ryan H Karmann and Michelle L Karmann,  
Debtors/Respondent,

Ronda J. Winnecour, Trustee,  
Additional Respondent.

**CERTIFICATE OF SERVICE**

I, Lorraine Gazzara Doyle, an employee of the law firm of LOGS Legal Group LLP hereby certify that I caused to be served true and correct copies of Lakeview Loan Servicing, LLC's Objection to the Confirmation of Debtor's Chapter 13 Plan by First Class Mail, postage prepaid or by electronic notification, at the respective last known address or email address of each person set forth below on April 20, 2023:

Paul W. McElrath, Jr., Esquire  
McElrath Legal Holdings, LLC.  
1641 Saw Mill Run Boulevard  
Pittsburgh, PA 15210  
Sent via electronic notification [ecf@mcelrathlaw.com](mailto:ecf@mcelrathlaw.com)

Ronda J. Winnecour, Trustee  
Suite 3250, USX Tower  
600 Grant Street  
Pittsburgh, PA 15219  
Sent via electronic notification [cmecf@chapter13trusteewdpa.com](mailto:cmecf@chapter13trusteewdpa.com)

I HEREBY CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE  
AND CORRECT.

/s/ Lorraine Gazzara Doyle  
Lorraine Gazzara Doyle

LLG File #:22-067382

LOGS Legal Group LLP  
3600 Horizon Drive, Suite 150  
King of Prussia, PA 19406  
(610) 278-6800

